

7jgmtwoh (7/12)

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF MISSOURI**

In Re: Elliott Dean Fowler and Kimberly Lou Fowler
Debtor

Bankruptcy Case No.
13-60998-abf7

Commerce Bank
Plaintiff(s)

Adversary Case No.
13-06043-abf

v.

Elliott Dean Fowler
Kimberly Lou Fowler
Defendant(s)

JUDGMENT

The issues of this proceeding having been duly considered by the Honorable Arthur B. Federman , United States Bankruptcy Judge, and a decision having been reached without trial or hearing.

IT IS ORDERED AND ADJUDGED: that Judgment is entered in favor of Commerce Bank and against Elliott Dean Fowler and Kimberly Lou Fowler, individually, jointly, and as Husband and Wife for the Sum of \$19,709.00, and that this Judgment is not dischargeable. Judgment is further entered that the amount of the Judgment, \$19,709.00, is to be re-paid to the Plaintiff by the Defendants in sixty(60) equal monthly payments together with interest at the rate of 3.0025% per annum, with the first payment due on September 1, 2013, and on the first day of each month hereafter until all amounts due and owing are fully paid. In the event the Defendants fail to make any payment when due, or within ten (10) days thereafter, Plaintiff may declare all amounts due and owing immediately due and payable and demand payment of same. If not paid, Plaintiff may proceed to assert all rights and remedies it may have to collect this obligation from the Defendants. The repayment of this non dischargeable Judgment is secured by existing Deed of Trust on the Defendant's residence in Laclede County, Missouri.



Ann Thompson
Court Executive

By: /s/ Sharon Greene
Deputy Clerk

Date of issuance: 8/12/13

Court to serve